

**BUREAU OF
WORKERS' &
UNEMPLOYMENT
COMPENSATION**

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Claiming Unemployment Benefits in Michigan

If you become unemployed, you may qualify for unemployment insurance benefits. These benefits are intended to provide temporary income as you seek new employment. The following is basic information about Michigan's unemployment insurance program.

When and where to report:

Once you become unemployed, you have several ways in which to file a claim for unemployment benefits. You can apply for benefits at your nearest state Bureau of Workers' & Unemployment Compensation (BW&UC) office or by mail. You can also file your new or additional claim through the Internet. To file online, visit our website (www.michigan.gov/bwuc). Later in 2003, you will also have the option of filing by telephone.

If you file by mail, applications are available at BW&UC offices, most *Michigan Works!* service centers and at the bureau's website.

Once you file your new claim for unemployment benefits, you will receive by mail:

- A determination showing whether you qualify, the amount of weekly benefits and the number of weeks you qualify to receive.
- An information packet with detailed information about your unemployment benefit rights and responsibilities. *Please read over this material carefully.*

Qualifying requirements:

The BW&UC will look at your **standard base period** to determine if your earnings qualify you for unemployment benefits. The standard base period includes the first four of the last five completed calendar quarters prior to when you filed your claim.

If you cannot qualify based on your standard base period, the agency will check your earnings in the **"alternate" base period**, which is the four most recently completed calendar quarters.

There are two ways in which your earnings may qualify you for jobless benefits:

- **"Regular" qualifying method:** (a) one quarter in your base period must have wages of at least **\$1,998**; and (b) total wages for all four quarters must equal at least one and a half times the highest amount of wages paid in any quarter of the base period.

OR

- **Alternate Earnings Qualifier (AEQ):** (a) You must have wages in at least two quarters; and (b) total wages for all four quarters must equal at least 20 times the state average weekly wage (SAWW). For 2003, AEQ amount is **\$14,499.20** [20 x \$724.96 (SAWW) = \$14,499.20].

Eligibility requirements:

To be eligible for unemployment benefits, you must be unemployed and able to, available for, and actively seeking suitable full-time work. Unless instructed otherwise by BW&UC staff, you must also register for work within five days of applying for benefits by filing your resume with the Michigan Talent Bank and by reporting to your local *Michigan Works!* Agency service center.

Receiving your benefits:

BW&UC issues unemployment checks by mail. Once you qualify and are eligible to receive unemployment benefits, your benefit checks will be mailed to you. After qualifying, you will continue to report to BW&UC by phone to certify about your eligibility for benefits, using Michigan's Automated Response Voice Interactive Network (MARVIN). Your appointment time for calling MARVIN is based on your Social Security number. MARVIN's toll-free telephone number is **1-866-638-3993**.

Your first benefit check will cover your first two weeks of unemployment. It is generally processed and mailed after you certify through MARVIN that you meet all of the eligibility requirements. Thereafter, you must certify once every two weeks to continue to receive your jobless benefits.

Amount of unemployment benefits:

BW&UC staff calculates how much you receive in unemployment benefits by multiplying the highest amount of wages paid to you in any base period quarter by 4.1%. BW&UC adds \$6 for each dependent you claim, up to five dependents. The weekly benefit amount is capped at \$362.

To determine how many weeks of benefits you may receive, BW&UC multiplies your total base period wages by 43%, and then divides that answer by your weekly benefit amount. The claim, however, cannot be less than 14 weeks or more than 26 weeks.

Receiving unemployment benefits while working:

In some cases, you can accept part-time work while receiving unemployment benefits. However, your work must be less than full-time, and your benefits will be reduced according to *how much you earn in the week for which you are claiming benefits*.

There are three basic principles that affect how much you can earn while receiving unemployment benefits: **(1)** if your earnings are equal to or less than your weekly benefit amount, then your benefits are reduced by 50¢ for every dollar you earn; **(2)** if your earnings exceed your weekly benefit amount but are less than 1½ times your benefit amount, then your total earnings are subtracted from 1½ times your weekly benefit amount; and **(3)** the combination of your weekly jobless benefits and earnings cannot exceed 1½ times your weekly benefit amount.

A point to remember: The number of weekly benefit payments left in your claim will be reduced by one full week if you receive *any* benefit payment in a week.

For further information:

Visit our website (www.michigan.gov/bwuc) or call our Claimant Customer Relations office at **1-800-638-3995** between 7:00 a.m. and 7:00 p.m., Monday through Friday. We have also opened six walk-in help centers in Dearborn, Detroit (Westside), Grand Rapids, Lansing, Madison Heights and Saginaw to assist those having problems with their claims.

EXAMPLE**S M T W T F S****January**

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	<u>20</u>	21
<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>
29	30	31				

February

			1	2	3	4
<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

If you're filing a new or additional claim:

(An additional claim is one that reactivates benefits after the claim has been interrupted by a return to work.)

January 20 – last day of work

January 22-28 – week claim is *officially* filed

(Claims taken on-site at your work location while you're still employed do not become *official* until you're unemployed.)

February 5 – 11 – to certify for your first two weeks of unemployment (weeks ending 1/28 and 2/4, in this example), phone MARVIN at your appointed day and time during this week.

If you are unable to phone at your scheduled time, you can call MARVIN on Thursday or Friday between 8 a.m. and 7 p.m.

Generally, the BW&UC will mail your benefit check within a day or two of your certification. There could be a delay, however, if you were separated from your job for any reason other than a lack of work.

The information in this fact sheet is also available in Spanish and Arabic by visiting the Bureau of Workers' and Unemployment Compensation website (www.michigan.gov/bwuc).